

is sign (+) inside this box →

Approved for use through 9/30/00. OMB 0651-0032  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**

For nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	RD-27,419
First Named Inventor or Application Identifier	RD-27,419
Title	METHODS AND APPARATUS FOR PROCESSING CASH ADVANCE REQUESTS
Express Mail Label No.	EL048587055US

APPLICATION ELEMENTS See MPEP chapter 600 concerning utility patent application contents.		ADDRESS TO: Assistant Commissioner for Patents Box Patent Application Washington, DC 20231	
1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original, and a duplicate for fee processing)		6. <input type="checkbox"/> Microfiche Computer Program (Appendix)	
2. <input checked="" type="checkbox"/> Specification [Total Pages <b>40</b> ] (Preferred arrangement set forth below) <ul style="list-style-type: none"><li>- Descriptive title of the Invention</li><li>- Cross References to Related Applications</li><li>- Statement Regarding Fed sponsored R &amp; D</li><li>- Reference to Microfiche Appendix</li><li>- Background of the Invention</li><li>- Brief Summary of the Invention</li><li>- Brief Description of the Drawings (if filed)</li><li>- Detailed Description</li><li>- Claim(s)</li><li>- Abstract of the Disclosure</li></ul>		7. <input type="checkbox"/> Nucleotide and/or Amino Acid Sequence Submission (If applicable, all necessary) <ul style="list-style-type: none"><li>a. <input type="checkbox"/> Computer Readable Copy</li><li>b. <input type="checkbox"/> Paper Copy (identical to computer copy)</li><li>c. <input type="checkbox"/> Statement verifying identity of above copies</li></ul>	
3. <input checked="" type="checkbox"/> Drawing(s) (35 USC 113) [Total Sheets] <b>18</b>		<b>ACCOMPANYING APPLICATION PARTS</b>	
4. Oath or Declaration [Total Pages] <input type="checkbox"/> <ul style="list-style-type: none"><li>a. <input type="checkbox"/> Newly executed (original or copy)</li><li>b. <input type="checkbox"/> Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with Box 17 completed) [Note Box 5 below]</li><li>i. <input type="checkbox"/> <b>DELETION OF INVENTOR(S)</b> Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).</li></ul>		8. <input type="checkbox"/> Assignment Papers (cover sheet & document(s))	
5. <input type="checkbox"/> Incorporation by Reference (useable if Box 4b is checked) The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.		9. <input type="checkbox"/> 37 CFR 3.73(b) Statement <input type="checkbox"/> Power of Attorney (when there is an assignee)	
		10. <input type="checkbox"/> English Translation Document (if applicable)	
		11. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations	
		12. <input type="checkbox"/> Preliminary Amendment	
		13. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized)	
		14. <input type="checkbox"/> Small Entity Statement(s) <input type="checkbox"/> Statement filed in prior application, (PTO/SB/09-12) Status still proper and desired	
		15. <input type="checkbox"/> Certified Copy of Priority Document(s) (If foreign priority is claimed)	
		16. <input checked="" type="checkbox"/> Other: Certificate of Mailing By Express Mail	
<small>*NOTE FOR ITEMS 1 &amp; 14: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).</small>			
17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information: <input type="checkbox"/> Continuation <input type="checkbox"/> Divisional <input type="checkbox"/> Continuation-in-part (CIP) of prior application No: Prior application information: Examiner: Group/Art Unit:			
<b>18. CORRESPONDENCE ADDRESS</b>			
<input type="checkbox"/> Customer Number or Bar Code Label		or <input checked="" type="checkbox"/> Correspondence address below	
		(Insert Customer No. or Attach bar code label here)	
NAME	John S. Beulick Armstrong Teasdale LLP		
ADDRESS	One Metropolitan Square, Suite 2600		
CITY	St. Louis	STATE	MO
COUNTRY	USA	TELEPHONE	(314) 621-5070
		ZIP CODE	63102-2740
		FAX	(314) 621-5065

Name (Print/type)	John S. Beulick	Registration No. (Attorney/Agent)	33,338
Signature		Date	September 8, 1999

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>FEE TRANSMITTAL</b>		<i>Complete if Known</i>													
<p><i>Patent fees are subject to annual revision on October 1.</i></p> <p><i>These are the fees effective October 1, 1997.</i></p> <p><i>Small entity payments must be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB/09-12.</i></p> <p><i>See 37 C.F.R. §§ 1.27 and 1.28.</i></p>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Application Number</td> <td></td> </tr> <tr> <td>Filing Date</td> <td></td> </tr> <tr> <td>First Named Inventor</td> <td>RD-27,419</td> </tr> <tr> <td>Group Art Unit</td> <td></td> </tr> <tr> <td>Examiner Name</td> <td></td> </tr> <tr> <td>Attorney Docket Number</td> <td>RD-27,419</td> </tr> </table>		Application Number		Filing Date		First Named Inventor	RD-27,419	Group Art Unit		Examiner Name		Attorney Docket Number	RD-27,419
Application Number															
Filing Date															
First Named Inventor	RD-27,419														
Group Art Unit															
Examiner Name															
Attorney Docket Number	RD-27,419														
<b>TOTAL AMOUNT OF PAYMENT</b>	(\$) <b>796.00</b>														

METHOD OF PAYMENT (check one)	FEE CALCULATION (continued)																																																																																																																																																																																				
<p>1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:</p> <p>Deposit Account Number <span style="border: 1px solid black; padding: 2px 20px;">01-2384</span></p> <p>Deposit Account Name <span style="border: 1px solid black; padding: 2px 40px;"></span></p> <p><input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17      <input type="checkbox"/> Charge the Issue Fee Set in 37 CFR 1.16 at the Mailing of the Notice of Allowance</p> <p>2. <input type="checkbox"/> Payment Enclosed:  <input type="checkbox"/> Check      <input type="checkbox"/> Money Order      <input type="checkbox"/> Other</p>	<p>3. ADDITIONAL FEES</p> <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <thead> <tr> <th>Large Fee Code</th> <th>Entity Fee (\$)</th> <th>Small Fee Code</th> <th>Entity Fee (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>105</td><td>130</td><td>205</td><td>65</td><td>Surcharge - late filing fee or oath</td><td></td></tr> <tr><td>127</td><td>50</td><td>227</td><td>25</td><td>Surcharge-late provisional filing fee or cover sheet</td><td></td></tr> <tr><td>139</td><td>130</td><td>139</td><td>130</td><td>Non-English specification</td><td></td></tr> <tr><td>147</td><td>2,520</td><td>147</td><td>2,520</td><td>For filing a request for reexamination</td><td></td></tr> <tr><td>112</td><td>920*</td><td>112</td><td>920*</td><td>Requesting publication of SIR prior to Examiner action</td><td></td></tr> <tr><td>113</td><td>1,840*</td><td>113</td><td>1,840*</td><td>Requesting publication of SIR after Examiner action</td><td></td></tr> <tr><td>115</td><td>110</td><td>215</td><td>55</td><td>Extension for reply within first month</td><td></td></tr> <tr><td>116</td><td>400</td><td>216</td><td>200</td><td>Extension for reply within second month</td><td></td></tr> <tr><td>117</td><td>950</td><td>217</td><td>475</td><td>Extension for reply within third month</td><td></td></tr> <tr><td>118</td><td>1,510</td><td>218</td><td>755</td><td>Extension for reply within fourth month</td><td></td></tr> <tr><td>128</td><td>2,060</td><td>228</td><td>1,030</td><td>Extension for reply within fifth month</td><td></td></tr> <tr><td>119</td><td>310</td><td>219</td><td>155</td><td>Notice of Appeal</td><td></td></tr> <tr><td>120</td><td>310</td><td>220</td><td>155</td><td>Filing a brief in support of an appeal</td><td></td></tr> <tr><td>121</td><td>270</td><td>221</td><td>135</td><td>Request for oral hearing</td><td></td></tr> <tr><td>138</td><td>1,510</td><td>138</td><td>1,510</td><td>Petition to institute a public use proceeding</td><td></td></tr> <tr><td>140</td><td>110</td><td>240</td><td>55</td><td>Petition to revive - unavoidable</td><td></td></tr> <tr><td>141</td><td>1,320</td><td>241</td><td>660</td><td>Petition to revive - unintentional</td><td></td></tr> <tr><td>142</td><td>1,320</td><td>242</td><td>660</td><td>Utility issue fee (or reissue)</td><td></td></tr> <tr><td>143</td><td>450</td><td>243</td><td>225</td><td>Design issue fee</td><td></td></tr> <tr><td>144</td><td>670</td><td>244</td><td>335</td><td>Plant issue fee</td><td></td></tr> <tr><td>122</td><td>130</td><td>122</td><td>130</td><td>Petitions to the Commissioner</td><td></td></tr> <tr><td>123</td><td>50</td><td>123</td><td>50</td><td>Petitions related to provisional applications</td><td></td></tr> <tr><td>126</td><td>240</td><td>126</td><td>240</td><td>Submission of Information</td><td></td></tr> <tr><td>581</td><td>40</td><td>581</td><td>40</td><td>Recording each patent assignment per property (times number of properties)</td><td></td></tr> <tr><td>146</td><td>790</td><td>246</td><td>395</td><td>Filing a submission after final rejection (37 CFR 1.129(a))</td><td></td></tr> <tr><td>149</td><td>790</td><td>249</td><td>395</td><td>For each additional invention to be examined (37 CFR 1.129(b))</td><td></td></tr> <tr><td colspan="5">Other fee (specify) _____</td><td></td></tr> <tr><td colspan="5">Other fee (specify) _____</td><td></td></tr> <tr> <td colspan="4">*Reduced by Basic Filing Fee Paid</td> <td style="text-align: right;">SUBTOTAL (3)</td> <td style="border: 1px solid black; padding: 2px;">(\$)<b>0</b></td> </tr> </tbody> </table>	Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid	105	130	205	65	Surcharge - late filing fee or oath		127	50	227	25	Surcharge-late provisional filing fee or cover sheet		139	130	139	130	Non-English specification		147	2,520	147	2,520	For filing a request for reexamination		112	920*	112	920*	Requesting publication of SIR prior to Examiner action		113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action		115	110	215	55	Extension for reply within first month		116	400	216	200	Extension for reply within second month		117	950	217	475	Extension for reply within third month		118	1,510	218	755	Extension for reply within fourth month		128	2,060	228	1,030	Extension for reply within fifth month		119	310	219	155	Notice of Appeal		120	310	220	155	Filing a brief in support of an appeal		121	270	221	135	Request for oral hearing		138	1,510	138	1,510	Petition to institute a public use proceeding		140	110	240	55	Petition to revive - unavoidable		141	1,320	241	660	Petition to revive - unintentional		142	1,320	242	660	Utility issue fee (or reissue)		143	450	243	225	Design issue fee		144	670	244	335	Plant issue fee		122	130	122	130	Petitions to the Commissioner		123	50	123	50	Petitions related to provisional applications		126	240	126	240	Submission of Information		581	40	581	40	Recording each patent assignment per property (times number of properties)		146	790	246	395	Filing a submission after final rejection (37 CFR 1.129(a))		149	790	249	395	For each additional invention to be examined (37 CFR 1.129(b))		Other fee (specify) _____						Other fee (specify) _____						*Reduced by Basic Filing Fee Paid				SUBTOTAL (3)	(\$) <b>0</b>
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid																																																																																																																																																																																
105	130	205	65	Surcharge - late filing fee or oath																																																																																																																																																																																	
127	50	227	25	Surcharge-late provisional filing fee or cover sheet																																																																																																																																																																																	
139	130	139	130	Non-English specification																																																																																																																																																																																	
147	2,520	147	2,520	For filing a request for reexamination																																																																																																																																																																																	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action																																																																																																																																																																																	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action																																																																																																																																																																																	
115	110	215	55	Extension for reply within first month																																																																																																																																																																																	
116	400	216	200	Extension for reply within second month																																																																																																																																																																																	
117	950	217	475	Extension for reply within third month																																																																																																																																																																																	
118	1,510	218	755	Extension for reply within fourth month																																																																																																																																																																																	
128	2,060	228	1,030	Extension for reply within fifth month																																																																																																																																																																																	
119	310	219	155	Notice of Appeal																																																																																																																																																																																	
120	310	220	155	Filing a brief in support of an appeal																																																																																																																																																																																	
121	270	221	135	Request for oral hearing																																																																																																																																																																																	
138	1,510	138	1,510	Petition to institute a public use proceeding																																																																																																																																																																																	
140	110	240	55	Petition to revive - unavoidable																																																																																																																																																																																	
141	1,320	241	660	Petition to revive - unintentional																																																																																																																																																																																	
142	1,320	242	660	Utility issue fee (or reissue)																																																																																																																																																																																	
143	450	243	225	Design issue fee																																																																																																																																																																																	
144	670	244	335	Plant issue fee																																																																																																																																																																																	
122	130	122	130	Petitions to the Commissioner																																																																																																																																																																																	
123	50	123	50	Petitions related to provisional applications																																																																																																																																																																																	
126	240	126	240	Submission of Information																																																																																																																																																																																	
581	40	581	40	Recording each patent assignment per property (times number of properties)																																																																																																																																																																																	
146	790	246	395	Filing a submission after final rejection (37 CFR 1.129(a))																																																																																																																																																																																	
149	790	249	395	For each additional invention to be examined (37 CFR 1.129(b))																																																																																																																																																																																	
Other fee (specify) _____																																																																																																																																																																																					
Other fee (specify) _____																																																																																																																																																																																					
*Reduced by Basic Filing Fee Paid				SUBTOTAL (3)	(\$) <b>0</b>																																																																																																																																																																																
<p style="text-align: center;"><b>FEE CALCULATION</b></p> <p>1. FILING FEE</p> <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <thead> <tr> <th>Large Fee Code</th> <th>Entity Fee (\$)</th> <th>Small Fee Code</th> <th>Entity Fee (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>101</td><td>790</td><td>201</td><td>395</td><td>Utility filing fee</td><td style="border: 1px solid black; text-align: right;">760.00</td></tr> <tr><td>106</td><td>330</td><td>206</td><td>165</td><td>Design filing fee</td><td></td></tr> <tr><td>107</td><td>540</td><td>207</td><td>270</td><td>Plant filing fee</td><td></td></tr> <tr><td>108</td><td>790</td><td>208</td><td>395</td><td>Reissue filing fee</td><td></td></tr> <tr><td>114</td><td>150</td><td>214</td><td>75</td><td>Provisional filing fee</td><td></td></tr> <tr> <td colspan="5" style="text-align: right;">SUBTOTAL (1)</td> <td style="border: 1px solid black; text-align: right;">(\$)<b>760.00</b></td> </tr> </tbody> </table> <p>2. CLAIMS</p> <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <thead> <tr> <th colspan="2"></th> <th>Extra</th> <th>Fee from below</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr> <td>Total Claims</td> <td style="border: 1px solid black; text-align: center;">22</td> <td>- 20 =</td> <td style="border: 1px solid black; text-align: center;">2</td> <td style="border: 1px solid black; text-align: right;">36.00</td> </tr> <tr> <td>Independent Claims</td> <td style="border: 1px solid black; text-align: center;">2</td> <td>- 3 =</td> <td style="border: 1px solid black; text-align: center;">0</td> <td style="border: 1px solid black; text-align: right;">0</td> </tr> <tr> <td>Multiple Dependent Claims</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <thead> <tr> <th>Large Fee Code</th> <th>Entity Fee (\$)</th> <th>Small Fee Code</th> <th>Entity Fee (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>103</td><td>22</td><td>201</td><td>11</td><td>Claims in excess of 20</td><td></td></tr> <tr><td>102</td><td>82</td><td>202</td><td>41</td><td>Independent claims in excess of 3</td><td></td></tr> <tr><td>104</td><td>270</td><td>204</td><td>135</td><td>Multiple dependent claim</td><td></td></tr> <tr><td>109</td><td>82</td><td>209</td><td>41</td><td>Reissue independent claims over original patent</td><td></td></tr> <tr><td>110</td><td>22</td><td>210</td><td>11</td><td>Reissue claims in excess of 20 and over original patent</td><td></td></tr> <tr> <td colspan="5" style="text-align: right;">SUBTOTAL (2)</td> <td style="border: 1px solid black; text-align: right;">(\$)<b>36.00</b></td> </tr> </tbody> </table>	Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid	101	790	201	395	Utility filing fee	760.00	106	330	206	165	Design filing fee		107	540	207	270	Plant filing fee		108	790	208	395	Reissue filing fee		114	150	214	75	Provisional filing fee		SUBTOTAL (1)					(\$) <b>760.00</b>			Extra	Fee from below	Fee Paid	Total Claims	22	- 20 =	2	36.00	Independent Claims	2	- 3 =	0	0	Multiple Dependent Claims					Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid	103	22	201	11	Claims in excess of 20		102	82	202	41	Independent claims in excess of 3		104	270	204	135	Multiple dependent claim		109	82	209	41	Reissue independent claims over original patent		110	22	210	11	Reissue claims in excess of 20 and over original patent		SUBTOTAL (2)					(\$) <b>36.00</b>																																																																													
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid																																																																																																																																																																																
101	790	201	395	Utility filing fee	760.00																																																																																																																																																																																
106	330	206	165	Design filing fee																																																																																																																																																																																	
107	540	207	270	Plant filing fee																																																																																																																																																																																	
108	790	208	395	Reissue filing fee																																																																																																																																																																																	
114	150	214	75	Provisional filing fee																																																																																																																																																																																	
SUBTOTAL (1)					(\$) <b>760.00</b>																																																																																																																																																																																
		Extra	Fee from below	Fee Paid																																																																																																																																																																																	
Total Claims	22	- 20 =	2	36.00																																																																																																																																																																																	
Independent Claims	2	- 3 =	0	0																																																																																																																																																																																	
Multiple Dependent Claims																																																																																																																																																																																					
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid																																																																																																																																																																																
103	22	201	11	Claims in excess of 20																																																																																																																																																																																	
102	82	202	41	Independent claims in excess of 3																																																																																																																																																																																	
104	270	204	135	Multiple dependent claim																																																																																																																																																																																	
109	82	209	41	Reissue independent claims over original patent																																																																																																																																																																																	
110	22	210	11	Reissue claims in excess of 20 and over original patent																																																																																																																																																																																	
SUBTOTAL (2)					(\$) <b>36.00</b>																																																																																																																																																																																

SUBMITTED BY				Complete (if applicable)	
Typed or Printed Name	John S. Beulick			Reg. Number	33,338
Signature		Date	9/8/99	Deposit Account User ID	

**Burden Hour Statement:** This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PATENT  
RD-27,419

**CERTIFICATE OF MAILING BY EXPRESS MAIL TO  
THE COMMISSIONER OF PATENTS AND TRADEMARKS**

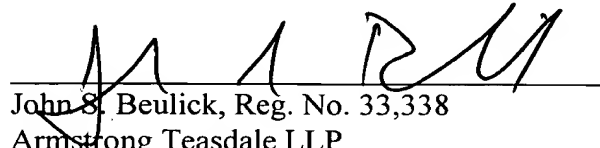
Express Mail mailing label number: **EL048587055US**

Date of Mailing: **September 8, 1999**

I certify that the attached utility patent application **identified by attorney docket number RD-27,419 for METHODS AND APPARATUS FOR PROCESSING CASH ADVANCE REQUESTS**, including:

- Thirty-five (35) pages of specification; four (4) pages of claims; one (1) page of abstract
- Eighteen (18) sheets of drawings
- Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Certificate of Mailing Via Express Mail (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.

  
\_\_\_\_\_  
John S. Beulick, Reg. No. 33,338  
Armstrong Teasdale LLP  
One Metropolitan Square, Suite 2600  
St. Louis, MO 63102  
314/621-5070